
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
March 18, 2016

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$42.7 billion in assets of nonbank institutions in the week ending March 2, 2016. The major asset items affected were: commercial and industrial loans, \$26.8; real estate loans, commercial real estate loans, secured by nonfarm nonresidential properties, \$5.0; other loans and leases, all other loans and leases, \$5.5; other assets, \$5.4; and cash assets, -\$41.1. The major liability items affected were: borrowings, borrowings from others, \$3.6; net due to related foreign offices, -\$3.1; and other liabilities, \$1.0. The major memoranda item affected was: loans with original amounts of \$1,000,000 or more, loans secured by nonfarm nonresidential properties, \$1.2.

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
March 18, 2016

Account	2011	2012	2013	2014	2015	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2015 Nov	2015 Dec	2016 Jan	2016 Feb
ASSETS															
1 Bank credit	1.6	4.1	1.1	6.9	7.2	7.4	5.8	9.6	6.9	5.4	6.1	6.2	9.6	9.4	5.6
2 Securities in bank credit ²	1.9	7.6	-1.8	7.0	5.8	8.1	6.1	10.3	6.2	1.7	4.4	6.5	12.0	10.3	-1.2
3 Treasury and agency securities ³	3.2	8.4	-5.6	11.9	8.6	14.3	12.3	13.6	8.0	4.2	7.8	9.0	16.3	11.7	-2.4
6 Other securities	-0.9	5.8	6.7	-2.7	-0.8	-4.9	-7.5	2.9	1.9	-4.2	-3.8	0.5	1.2	6.8	1.5
9 Loans and leases in bank credit ⁸	1.5	2.9	2.3	6.8	7.7	7.1	5.7	9.3	7.2	6.7	6.7	6.1	8.8	9.1	8.1
10 Commercial and industrial loans	8.6	11.7	7.1	12.0	10.7	11.3	9.2	12.5	10.9	8.1	9.5	13.1	6.2	6.3	13.9
11 Real estate loans	-3.7	-1.1	-1.0	2.4	5.0	3.0	1.2	4.8	4.5	5.1	5.3	4.4	7.2	6.3	7.6
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	0.4	-2.0	1.0	1.4	1.0	1.1	1.5	2.1	-0.3	4.4
13 Revolving home equity loans	-5.9	-7.2	-8.1	-4.0	-5.9	-3.4	-2.8	-4.6	-4.9	-5.8	-9.0	-3.9	-5.0	1.4	0.8
14 Closed-end residential loans ⁹	-0.4	1.2	-3.5	0.3	3.2	1.5	-1.8	2.6	3.2	2.8	3.8	2.9	4.0	-0.8	5.4
15 Commercial real estate loans	-6.3	-1.3	4.5	6.7	10.1	6.4	5.6	9.8	8.3	10.3	10.4	7.8	13.1	14.2	11.4
20 Consumer loans	-1.7	1.0	3.4	5.1	5.5	5.9	3.6	3.0	5.1	6.3	7.4	5.6	10.7	9.3	6.8
21 Credit cards and other revolving plans	-3.0	-0.7	0.8	3.9	5.3	4.4	3.7	3.9	4.6	6.2	6.1	5.0	8.3	10.7	5.5
22 Other consumer loans	0.0	3.0	6.4	6.5	5.8	7.4	3.5	1.9	5.6	6.4	8.6	6.1	13.3	7.6	8.5
25 Other loans and leases	18.6	7.5	5.2	15.0	13.0	14.8	15.6	23.1	11.7	9.3	5.9	1.6	14.9	20.0	2.5
30 LESS: Allowance for loan and lease losses	-17.8	-16.4	-15.4	-12.4	-3.8	-12.3	-11.2	-8.3	-4.4	-0.7	-1.9	-9.0	5.7	3.4	-3.4
31 Interbank loans	-37.0	4.8	-10.7	-16.9	-32.0	-4.8	-79.9	-38.8	-29.9	-61.0	-16.0	52.9	-43.1	-11.7	-35.4
34 Cash assets ²¹	48.0	-2.2	54.4	12.2	-8.2	16.5	-0.4	-9.8	-13.3	-8.8	-1.8	-33.0	-54.7	-13.8	7.8
35 Trading assets ²²	4.0	-1.6	-33.2	8.1	-2.4	4.6	31.4	53.0	-44.0	-1.5	-11.0	-35.8	-86.1	15.7	72.5
36 Other assets ²³	-3.5	-5.0	-0.1	1.7	-0.8	2.1	1.1	2.1	0.1	-0.8	-4.5	4.3	4.4	23.4	-11.8
37 TOTAL ASSETS	5.2	2.6	7.0	7.4	3.3	8.7	4.0	5.8	1.8	2.0	3.7	-1.1	-3.2	6.7	5.4
LIABILITIES															
38 Deposits	6.7	7.2	6.5	6.4	4.9	5.3	4.3	8.0	3.5	5.1	2.8	2.4	-5.7	5.2	6.5
39 Large time deposits	-13.5	-1.1	5.4	6.1	0.4	-3.7	5.7	9.1	-3.8	1.5	-5.0	-16.3	-23.6	5.6	16.8
40 Other deposits	12.4	9.0	6.7	6.5	5.8	7.1	4.0	7.8	5.0	5.8	4.3	5.8	-2.4	5.1	4.6
41 Borrowings	-14.7	-5.8	-0.3	15.2	6.4	19.5	7.4	7.3	6.6	0.9	10.5	1.6	0.4	9.1	26.0
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.2	19.6	56.4	62.7	-38.9	-6.5	-23.2	-6.7	-74.6	18.5	96.6
46 Other liabilities ²⁵	-1.4	-0.6	-8.8	0.2	-6.3	5.9	14.2	8.1	-7.0	-13.9	-12.8	-3.3	-44.7	0.3	7.8
47 TOTAL LIABILITIES	5.5	2.4	8.1	7.6	3.2	9.0	3.9	5.4	2.2	1.9	3.3	-1.5	-6.3	6.8	5.7

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	11,024.8	11,400.2	11,427.1	11,497.7	11,580.8	11,674.0	11,765.9	11,827.6	11,816.3	11,831.5	11,860.7	11,884.5
2	Securities in bank credit ²	2,973.6	3,036.5	3,030.5	3,042.8	3,066.4	3,097.0	3,123.6	3,120.5	3,114.6	3,112.8	3,118.5	3,119.5
3	Treasury and agency securities ³	2,084.3	2,149.2	2,151.5	2,166.7	2,189.9	2,219.6	2,241.3	2,237.0	2,231.2	2,233.5	2,234.3	2,229.7
4	Mortgage-backed securities (MBS) ⁴	1,425.7	1,502.7	1,514.4	1,527.5	1,540.6	1,553.2	1,556.7	1,554.5	1,550.0	1,556.1	1,547.1	1,547.1
5	Non-MBS ⁵	658.6	646.5	637.2	639.2	649.3	666.4	684.6	682.5	681.2	677.4	687.2	682.6
6	Other securities	889.3	887.3	879.0	876.1	876.5	877.4	882.3	883.5	883.4	879.3	884.3	889.8
7	Mortgage-backed securities ⁶	127.9	125.4	124.1	123.7	123.0	122.6	119.4	117.2	116.6	116.0	116.9	116.7
8	Non-MBS ⁷	761.4	761.9	754.8	752.4	753.5	754.8	762.9	766.3	766.9	763.3	767.4	773.2
9	Loans and leases in bank credit ⁸	8,051.2	8,363.8	8,396.6	8,454.8	8,514.4	8,577.0	8,642.2	8,707.1	8,701.7	8,718.7	8,742.2	8,764.9
10	Commercial and industrial loans	1,810.2	1,905.4	1,912.3	1,932.0	1,952.9	1,963.3	1,973.6	2,000.8	1,994.8	1,997.2	2,025.1	2,029.5
11	Real estate loans	3,670.1	3,774.6	3,790.1	3,809.9	3,840.9	3,863.8	3,884.1	3,910.4	3,911.7	3,917.7	3,921.8	3,924.0
12	Residential real estate loans	2,041.0	2,059.0	2,059.4	2,063.3	2,082.7	2,086.4	2,085.8	2,093.9	2,096.3	2,099.9	2,097.1	2,096.3
13	Revolving home equity loans	454.9	444.1	441.1	435.4	434.2	432.4	432.9	433.2	433.2	432.7	432.3	432.0
14	Closed-end residential loans ⁹	1,586.1	1,614.8	1,618.3	1,627.9	1,648.5	1,654.1	1,652.9	1,660.7	1,663.1	1,667.3	1,664.8	1,664.4
15	Commercial real estate loans	1,629.1	1,715.7	1,730.7	1,746.6	1,758.2	1,777.3	1,798.3	1,816.5	1,815.4	1,817.8	1,824.6	1,827.7
16	Construction and land development loans ¹⁰	228.1	247.5	250.7	254.1	257.7	260.2	262.6	264.4	264.0	265.2	265.7	266.0
17	Secured by farmland ¹¹	82.3	85.4	85.8	86.2	86.6	87.3	88.1	88.7	88.5	88.7	89.3	89.5
18	Secured by multifamily properties ¹²	235.6	256.6	260.2	263.7	266.9	272.0	275.6	279.2	279.5	279.5	279.0	279.5
19	Secured by nonfarm nonresidential properties ¹³	1,083.2	1,126.2	1,133.9	1,142.6	1,147.0	1,157.9	1,172.0	1,184.2	1,183.3	1,184.3	1,190.6	1,192.8
20	Consumer loans	1,203.7	1,237.8	1,245.2	1,253.3	1,259.1	1,270.3	1,280.1	1,287.5	1,285.3	1,290.3	1,293.9	1,300.1
21	Credit cards and other revolving plans	621.2	638.1	641.5	644.7	647.4	651.9	657.7	660.7	658.7	662.3	665.3	669.4
22	Other consumer loans	582.5	599.6	603.7	608.6	611.7	618.4	622.4	626.8	626.5	628.0	628.6	630.6
23	Automobile loans ¹⁴	359.7	372.6	375.4	379.0	381.8	384.5	386.7	389.5	389.5	390.0	390.6	391.9
24	All other consumer loans ¹⁵	222.9	227.0	228.3	229.6	229.8	234.0	235.7	237.2	237.0	237.9	237.9	238.7
25	Other loans and leases	1,367.2	1,445.9	1,449.0	1,459.7	1,461.5	1,479.7	1,504.4	1,508.4	1,509.8	1,513.5	1,501.4	1,511.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	340.2	353.8	343.5	345.8	344.9	349.9	362.6	359.0	359.7	366.6	348.5	355.6
27	All other loans and leases ¹⁷	1,027.0	1,092.2	1,105.4	1,113.9	1,116.7	1,129.8	1,141.8	1,149.4	1,150.1	1,146.9	1,153.0	1,155.8
28	Loans to nondepository financial institutions ¹⁸	327.7	359.3	366.6	373.2	370.9	381.8	385.0	387.9	388.2	387.0	390.1	391.5
29	Other loans not elsewhere classified ¹⁹	699.3	732.8	738.8	740.7	745.8	747.9	756.8	761.4	761.9	759.9	762.8	764.2
30	LESS: Allowance for loan and lease losses	107.7	107.0	106.4	106.6	106.1	106.6	106.9	106.6	106.6	106.2	106.7	106.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	85.2	65.2	60.4	61.3	64.0	61.7	61.1	59.3	59.2	61.8	59.4	58.0
32	Fed funds and reverse RPs with banks ¹⁶	73.4	55.5	50.0	50.5	53.0	50.3	50.2	48.6	48.5	51.3	48.7	47.5
33	Loans to commercial banks ²⁰	11.9	9.6	10.4	10.9	11.0	11.4	11.0	10.7	10.7	10.5	10.7	10.5
34	Cash assets ²¹	2,823.6	2,712.1	2,646.0	2,758.9	2,684.8	2,564.0	2,533.5	2,543.4	2,556.6	2,514.8	2,530.3	2,540.6
35	Trading assets ²²	239.0	220.0	216.4	221.2	214.6	199.2	201.8	214.0	207.8	219.2	209.3	199.8
36	Other assets ²³	1,143.1	1,151.1	1,147.3	1,131.1	1,136.2	1,140.4	1,162.7	1,152.3	1,156.0	1,146.8	1,145.3	1,159.4
37	TOTAL ASSETS	15,208.1	15,441.6	15,390.8	15,563.7	15,574.4	15,532.8	15,618.1	15,690.0	15,689.4	15,667.9	15,698.2	15,735.7
LIABILITIES													
38	Deposits	10,611.8	10,864.6	10,869.2	10,925.5	10,963.1	10,910.8	10,957.9	11,017.7	11,013.5	11,028.5	11,071.7	11,078.3
39	Large time deposits	1,727.8	1,726.7	1,695.2	1,718.8	1,699.4	1,665.9	1,673.7	1,697.2	1,693.9	1,701.2	1,714.6	1,724.3
40	Other deposits	8,884.1	9,137.8	9,174.0	9,206.8	9,263.7	9,244.9	9,284.2	9,320.5	9,319.6	9,327.3	9,357.1	9,353.9
41	Borrowings	1,795.3	1,844.3	1,815.1	1,881.8	1,884.3	1,885.0	1,899.2	1,940.3	1,928.1	1,949.8	1,958.3	1,965.1
42	Borrowings from banks in the U.S.	108.6	105.6	99.5	103.0	105.8	105.2	112.8	115.5	117.5	117.9	116.8	115.6
43	Borrowings from others	1,686.7	1,738.7	1,715.5	1,778.7	1,778.4	1,779.8	1,786.4	1,824.8	1,810.6	1,831.9	1,841.6	1,849.5
44	Trading liabilities ²⁴	243.6	228.0	214.9	215.1	213.9	200.6	203.7	220.1	215.3	229.4	224.5	210.5
45	Net due to related foreign offices	481.9	443.6	430.6	475.3	436.8	444.0	458.3	404.2	414.7	379.8	335.7	369.8
46	Other liabilities ²⁵	426.3	406.8	404.0	396.8	395.9	381.2	381.2	383.9	390.1	373.9	395.1	386.2
47	TOTAL LIABILITIES	13,558.9	13,787.2	13,733.7	13,894.6	13,893.9	13,821.6	13,900.3	13,966.2	13,961.6	13,961.4	13,985.2	14,009.8
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,649.1	1,654.3	1,657.1	1,669.1	1,680.5	1,711.2	1,717.8	1,723.7	1,727.8	1,706.5	1,713.0	1,725.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	20.5	13.6	13.2	16.7	8.9	5.8	13.6	18.7	18.6	17.7	14.8	12.2
50	U.S. Treasury and agency securities, MBS ²⁸	18.4	9.5	9.8	12.5	6.5	3.3	8.0	14.7	14.2	14.9	13.9	12.9
51	Loans with original amounts of \$1,000,000 or less	535.4	542.3	542.6	542.5	544.2	547.9	548.9	547.9	547.3	547.5	548.6	549.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	264.4	263.8	263.4	263.2	263.0	263.4	262.1	261.7	261.9	262.5	262.4
53	Commercial and industrial loans to U.S. addressees ³⁰	270.7	277.9	278.8	279.1	281.0	284.9	285.5	285.8	285.7	285.6	286.0	286.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	11,020.4	11,378.6	11,420.2	11,497.2	11,605.4	11,732.5	11,781.3	11,824.9	11,798.2	11,820.1	11,873.0	11,878.2
2	Securities in bank credit ²	2,979.3	3,024.0	3,019.3	3,035.0	3,075.1	3,101.2	3,119.2	3,127.9	3,120.4	3,124.3	3,133.3	3,137.0
3	Treasury and agency securities ³	2,092.5	2,137.0	2,138.9	2,154.2	2,194.0	2,221.5	2,237.5	2,246.7	2,240.8	2,246.5	2,250.7	2,249.7
4	Mortgage-backed securities (MBS) ⁴	1,428.9	1,495.1	1,507.7	1,525.2	1,545.2	1,552.6	1,553.7	1,558.4	1,553.4	1,559.5	1,558.4	1,555.2
5	Non-MBS ⁵	663.6	641.9	631.2	629.1	648.8	669.0	683.8	688.3	687.4	687.0	692.3	694.5
6	Other securities	886.7	887.0	880.4	880.7	881.1	879.6	881.7	881.1	879.6	877.7	882.6	887.3
7	Mortgage-backed securities ⁶	127.7	125.4	124.1	123.6	122.9	122.0	119.0	117.0	116.2	116.3	116.8	116.4
8	Non-MBS ⁷	759.0	761.6	756.3	757.1	758.1	757.7	762.7	764.1	763.4	761.4	765.8	770.9
9	Loans and leases in bank credit ⁸	8,041.1	8,354.5	8,400.9	8,462.3	8,530.3	8,631.3	8,662.1	8,697.0	8,677.8	8,695.9	8,739.7	8,741.2
10	Commercial and industrial loans	1,811.8	1,896.8	1,902.8	1,926.1	1,946.5	1,964.1	1,970.0	2,003.5	1,997.6	2,000.5	2,039.5	2,040.0
11	Real estate loans	3,666.3	3,778.4	3,795.3	3,812.4	3,848.6	3,873.0	3,887.9	3,906.2	3,902.9	3,902.4	3,916.4	3,922.1
12	Residential real estate loans	2,037.2	2,063.7	2,063.6	2,065.3	2,086.7	2,088.9	2,086.7	2,089.6	2,087.2	2,085.0	2,092.3	2,095.4
13	Revolving home equity loans	455.6	443.4	441.0	435.4	434.5	433.4	433.8	433.9	434.0	433.5	432.5	431.7
14	Closed-end residential loans ⁹	1,581.7	1,620.3	1,622.7	1,629.9	1,652.2	1,655.5	1,652.9	1,655.7	1,653.2	1,651.5	1,659.8	1,663.7
15	Commercial real estate loans	1,629.1	1,714.8	1,731.6	1,747.0	1,761.9	1,784.1	1,801.2	1,816.6	1,815.7	1,817.4	1,824.1	1,826.7
16	Construction and land development loans ¹⁰	228.3	247.7	250.7	253.0	257.6	260.7	262.0	264.8	264.6	266.0	266.4	266.7
17	Secured by farmland ¹¹	82.0	85.7	86.2	86.5	86.8	87.5	88.0	88.4	88.2	88.4	88.9	88.9
18	Secured by multifamily properties ¹²	234.7	256.7	261.0	264.1	267.4	273.0	275.9	278.2	278.3	278.6	277.9	278.5
19	Secured by nonfarm nonresidential properties ¹³	1,084.0	1,124.7	1,133.7	1,143.5	1,150.1	1,162.9	1,175.3	1,185.2	1,184.5	1,184.3	1,191.0	1,192.6
20	Consumer loans	1,200.6	1,240.1	1,250.6	1,256.3	1,265.1	1,292.0	1,295.1	1,284.1	1,282.7	1,284.9	1,280.0	1,280.2
21	Credit cards and other revolving plans	620.5	638.5	642.9	644.6	650.8	673.7	672.9	659.9	658.7	660.2	655.2	654.1
22	Other consumer loans	580.1	601.6	607.7	611.7	614.4	618.3	622.1	624.1	623.9	624.7	624.8	626.2
23	Automobile loans ¹⁴	358.7	373.5	377.0	379.8	382.4	385.0	387.1	388.6	388.3	388.9	389.3	390.3
24	All other consumer loans ¹⁵	221.4	228.2	230.8	231.9	232.0	233.3	235.0	235.6	235.6	235.7	235.5	235.9
25	Other loans and leases	1,362.4	1,439.2	1,452.3	1,467.5	1,470.1	1,502.2	1,509.2	1,503.3	1,494.7	1,508.1	1,503.8	1,498.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	343.1	347.7	345.6	348.6	350.5	358.6	362.0	362.2	356.8	373.0	358.3	355.3
27	All other loans and leases ¹⁷	1,019.3	1,091.5	1,106.7	1,118.9	1,119.5	1,143.5	1,147.1	1,141.0	1,137.9	1,135.0	1,145.6	1,143.6
28	Loans to nondepository financial institutions ¹⁸	326.2	357.6	366.6	376.9	375.0	389.0	388.4	385.9	384.5	383.5	388.4	387.0
29	Other loans not elsewhere classified ¹⁹	693.2	733.9	740.1	742.0	744.5	754.5	758.7	755.1	753.4	751.5	757.1	756.6
30	LESS: Allowance for loan and lease losses	107.9	107.4	106.9	106.3	106.5	106.7	106.3	106.7	106.7	106.3	107.0	107.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	88.2	63.9	59.8	61.3	64.0	62.2	62.0	61.2	61.1	62.6	61.9	61.4
32	Fed funds and reverse RPs with banks ¹⁶	76.0	54.6	49.4	50.3	53.0	50.6	50.8	50.3	50.2	51.8	50.8	50.6
33	Loans to commercial banks ²⁰	12.2	9.3	10.4	11.0	11.0	11.5	11.2	11.0	11.0	10.8	11.1	10.8
34	Cash assets ²¹	2,849.4	2,738.0	2,639.9	2,768.8	2,704.7	2,522.0	2,521.1	2,565.5	2,582.0	2,563.2	2,549.9	2,583.6
35	Trading assets ²²	251.2	214.5	211.2	217.1	212.9	200.3	214.8	226.7	219.9	232.4	219.1	215.1
36	Other assets ²³	1,144.9	1,148.7	1,151.7	1,131.7	1,134.3	1,140.1	1,161.5	1,154.0	1,157.6	1,148.5	1,144.0	1,163.6
37	TOTAL ASSETS	15,246.1	15,436.3	15,375.9	15,569.8	15,614.9	15,550.3	15,634.4	15,725.6	15,712.2	15,720.5	15,740.9	15,794.7
LIABILITIES													
38	Deposits	10,627.8	10,818.1	10,843.6	10,904.2	10,981.0	11,010.6	10,977.0	11,033.4	11,034.8	11,016.0	11,120.5	11,148.7
39	Large time deposits	1,734.8	1,725.4	1,694.2	1,711.9	1,686.1	1,656.9	1,679.6	1,703.8	1,695.8	1,710.0	1,720.2	1,723.9
40	Other deposits	8,893.1	9,092.8	9,149.4	9,192.3	9,294.9	9,353.7	9,297.5	9,329.6	9,339.0	9,306.0	9,400.3	9,424.9
41	Borrowings	1,804.2	1,834.7	1,802.1	1,878.3	1,891.3	1,867.0	1,912.8	1,948.3	1,928.4	1,956.9	1,960.6	1,960.8
42	Borrowings from banks in the U.S.	109.8	104.7	100.2	104.1	105.9	105.0	113.6	116.6	119.6	117.1	116.5	117.5
43	Borrowings from others	1,694.4	1,730.0	1,701.9	1,774.2	1,785.5	1,762.0	1,799.3	1,831.7	1,808.8	1,839.8	1,844.1	1,843.3
44	Trading liabilities ²⁴	258.6	218.2	206.0	207.3	211.5	206.0	225.1	235.8	227.9	245.4	236.6	230.2
45	Net due to related foreign offices	491.9	494.8	442.8	501.1	441.3	385.9	443.5	412.2	415.0	409.9	330.1	362.0
46	Other liabilities ²⁵	430.6	404.2	406.4	400.9	403.6	387.3	380.3	388.2	393.4	380.1	397.9	390.1
47	TOTAL LIABILITIES	13,613.1	13,770.0	13,701.1	13,891.7	13,928.8	13,856.8	13,938.8	14,017.9	13,999.5	14,008.3	14,045.7	14,091.8
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,633.0	1,666.2	1,674.8	1,678.0	1,686.1	1,693.5	1,695.6	1,707.7	1,712.7	1,712.2	1,695.3	1,702.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	20.5	13.6	13.2	16.7	8.9	5.8	13.6	18.7	18.6	17.7	14.8	12.2
50	U.S. Treasury and agency securities, MBS ²⁸	18.4	9.5	9.8	12.5	6.5	3.3	8.0	14.7	14.2	14.9	13.9	12.9
51	Loans with original amounts of \$1,000,000 or less	535.2	542.6	542.0	540.9	542.1	547.0	547.9	547.6	547.2	547.2	549.0	548.6
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	264.7	264.2	263.4	263.2	263.2	263.3	262.0	261.8	261.8	262.4	262.1
53	Commercial and industrial loans to U.S. addressees ³⁰	270.5	278.0	277.8	277.5	278.9	283.8	284.6	285.5	285.4	285.4	286.6	286.5

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	10,033.3	10,355.9	10,398.7	10,448.5	10,520.4	10,599.7	10,656.2	10,709.1	10,696.5	10,710.9	10,745.9	10,755.7
2	Securities in bank credit ²	2,794.9	2,852.0	2,849.6	2,859.3	2,880.8	2,900.1	2,921.8	2,916.1	2,908.2	2,910.9	2,912.8	2,912.8
3	Treasury and agency securities ³	2,010.2	2,069.2	2,073.4	2,084.4	2,102.9	2,119.9	2,135.8	2,128.9	2,121.5	2,126.8	2,124.8	2,119.9
4	Mortgage-backed securities (MBS) ⁴	1,414.2	1,489.2	1,500.8	1,514.8	1,526.0	1,539.1	1,542.1	1,539.6	1,534.9	1,541.4	1,532.7	1,532.7
5	Non-MBS ⁵	596.0	580.0	572.6	569.6	576.9	580.9	593.6	589.3	586.5	585.4	592.1	587.3
6	Other securities	784.7	782.8	776.2	774.9	777.9	780.2	786.0	787.2	786.7	784.1	788.0	792.9
7	Mortgage-backed securities ⁶	123.9	122.3	121.4	120.8	120.0	119.4	116.3	114.5	113.8	113.3	114.3	114.2
8	Non-MBS ⁷	660.8	660.5	654.8	654.1	657.9	660.8	669.7	672.8	672.9	670.8	673.6	678.7
9	Loans and leases in bank credit ⁸	7,238.4	7,503.9	7,549.1	7,589.2	7,639.6	7,699.6	7,734.5	7,793.0	7,788.3	7,800.0	7,833.1	7,842.9
10	Commercial and industrial loans	1,491.6	1,563.8	1,571.0	1,580.7	1,595.6	1,600.3	1,609.4	1,634.8	1,630.3	1,629.7	1,657.4	1,660.2
11	Real estate loans	3,632.9	3,732.4	3,746.2	3,763.9	3,792.8	3,814.8	3,832.5	3,856.9	3,858.6	3,863.6	3,866.4	3,865.6
12	Residential real estate loans	2,039.0	2,057.8	2,058.2	2,061.6	2,080.7	2,085.0	2,084.8	2,092.6	2,095.2	2,098.5	2,095.4	2,094.1
13	Revolving home equity loans	454.6	443.8	440.8	435.1	433.8	431.9	432.6	432.9	432.9	432.3	431.9	431.6
14	Closed-end residential loans ⁹	1,584.5	1,614.0	1,617.4	1,626.5	1,646.9	1,653.2	1,652.2	1,659.8	1,662.3	1,666.2	1,663.4	1,662.5
15	Commercial real estate loans	1,593.9	1,674.7	1,688.0	1,702.2	1,712.1	1,729.7	1,747.7	1,764.3	1,763.4	1,765.1	1,771.1	1,771.5
16	Construction and land development loans ¹⁰	225.0	243.9	247.0	250.4	253.7	255.8	257.8	259.1	258.8	259.8	260.1	260.3
17	Secured by farmland ¹¹	82.1	85.3	85.7	86.0	86.4	87.1	87.9	88.5	88.3	88.5	89.1	89.3
18	Secured by multifamily properties ¹²	234.8	254.8	258.3	261.7	265.0	270.2	273.6	277.4	277.9	277.9	276.9	277.2
19	Secured by nonfarm nonresidential properties ¹³	1,052.0	1,090.7	1,097.1	1,104.1	1,106.9	1,116.6	1,128.5	1,139.3	1,138.3	1,138.9	1,145.0	1,144.7
20	Consumer loans	1,201.0	1,235.1	1,242.5	1,250.7	1,256.7	1,268.0	1,277.8	1,285.2	1,283.0	1,288.0	1,291.7	1,297.8
21	Credit cards and other revolving plans	621.2	638.1	641.5	644.7	647.4	651.9	657.7	660.7	658.7	662.3	665.3	669.4
22	Other consumer loans	579.8	597.0	601.1	606.0	609.2	616.1	620.0	624.5	624.2	625.6	626.4	628.4
23	Automobile loans ¹⁴	359.7	372.6	375.4	379.0	381.8	384.5	386.7	389.5	389.5	390.0	390.6	391.9
24	All other consumer loans ¹⁵	220.1	224.4	225.7	227.0	227.4	231.6	233.4	234.9	234.7	235.6	235.7	236.5
25	Other loans and leases	912.9	972.5	989.2	993.9	994.6	1,016.5	1,014.8	1,016.1	1,016.4	1,018.7	1,017.5	1,019.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	123.5	127.5	134.5	127.5	125.7	133.5	118.5	111.4	111.6	116.6	107.2	105.5
27	All other loans and leases ¹⁷	789.4	845.0	854.7	866.4	868.9	883.0	896.3	904.7	904.8	902.0	910.4	913.7
28	Loans to nondepository financial institutions ¹⁸	221.1	250.0	253.6	262.2	260.4	268.2	271.5	274.8	274.5	274.4	276.1	278.2
29	Other loans not elsewhere classified ¹⁹	568.3	595.1	601.1	604.2	608.5	614.8	624.8	629.9	630.4	627.7	634.2	635.5
30	LESS: Allowance for loan and lease losses	107.2	106.1	105.5	105.7	105.1	105.7	106.0	105.6	105.5	105.2	105.7	105.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	57.2	47.5	45.6	45.5	46.1	46.6	46.4	45.2	45.7	47.0	44.7	42.8
32	Fed funds and reverse RPs with banks ¹⁶	48.7	40.2	37.9	37.7	38.1	38.2	38.5	37.5	38.0	39.6	37.0	35.5
33	Loans to commercial banks ²⁰	8.5	7.3	7.7	7.7	7.9	8.4	7.9	7.7	7.7	7.5	7.6	7.3
34	Cash assets ²¹	1,579.5	1,532.3	1,483.5	1,482.9	1,465.1	1,381.4	1,406.3	1,439.5	1,438.9	1,434.3	1,453.3	1,439.6
35	Trading assets ²²	148.2	144.6	144.0	148.2	143.2	130.6	130.9	139.0	133.8	142.0	135.0	126.5
36	Other assets ²³	1,064.7	1,079.8	1,079.2	1,074.4	1,078.0	1,077.9	1,095.0	1,085.8	1,091.6	1,080.7	1,077.9	1,084.3
37	TOTAL ASSETS	12,775.7	13,054.0	13,045.5	13,093.8	13,147.6	13,130.5	13,228.9	13,313.1	13,300.9	13,309.6	13,351.1	13,343.2
LIABILITIES													
38	Deposits	9,476.9	9,738.2	9,763.9	9,794.9	9,855.1	9,844.6	9,897.1	9,946.7	9,947.1	9,954.3	9,987.8	9,981.0
39	Large time deposits	821.9	854.6	843.6	850.9	858.6	860.3	868.2	891.1	885.9	897.5	908.4	905.1
40	Other deposits	8,654.9	8,883.6	8,920.3	8,943.9	8,996.5	8,984.2	9,028.9	9,055.6	9,061.2	9,056.9	9,079.4	9,075.8
41	Borrowings	1,024.2	1,063.6	1,042.8	1,064.0	1,068.2	1,076.9	1,088.8	1,099.6	1,089.8	1,099.4	1,092.1	1,092.2
42	Borrowings from banks in the U.S.	74.0	68.4	64.8	66.6	67.1	69.9	70.2	68.0	68.3	69.1	66.6	65.6
43	Borrowings from others	950.2	995.2	978.0	997.5	1,001.1	1,006.9	1,018.6	1,031.7	1,021.4	1,030.3	1,025.5	1,026.7
44	Trading liabilities ²⁴	153.2	152.0	143.7	147.6	146.7	130.0	126.3	135.0	131.6	141.5	138.2	125.4
45	Net due to related foreign offices	112.2	91.3	88.6	77.7	87.9	69.0	83.0	79.1	74.1	78.8	79.9	89.9
46	Other liabilities ²⁵	367.1	348.2	347.1	340.2	338.3	322.6	331.1	335.4	340.0	325.7	344.2	331.0
47	TOTAL LIABILITIES	11,133.6	11,393.3	11,386.1	11,424.4	11,496.2	11,443.1	11,526.2	11,595.8	11,582.6	11,599.8	11,642.3	11,619.5
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,642.1	1,660.7	1,659.4	1,669.4	1,651.4	1,687.4	1,702.7	1,717.3	1,718.3	1,709.8	1,708.8	1,723.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	19.2	13.2	13.1	16.2	8.6	5.5	12.7	17.6	17.5	16.5	13.8	11.3
50	U.S. Treasury and agency securities, MBS ²⁸	17.0	9.1	9.6	12.0	6.2	3.0	7.1	13.6	13.2	13.8	12.9	11.9
51	Loans with original amounts of \$1,000,000 or less	535.4	542.3	542.6	542.5	544.2	547.9	548.9	547.9	547.3	547.5	548.5	549.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	264.4	263.8	263.4	263.2	263.0	263.4	262.1	261.7	261.9	262.5	262.4
53	Commercial and industrial loans to U.S. addressees ³⁰	270.7	277.9	278.8	279.1	281.0	284.9	285.5	285.8	285.7	285.6	286.0	286.7

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	10,026.5	10,338.1	10,395.0	10,449.9	10,542.3	10,655.3	10,675.4	10,702.4	10,680.1	10,691.5	10,745.5	10,743.1
2	Securities in bank credit ²	2,800.4	2,838.2	2,837.6	2,853.1	2,887.6	2,903.6	2,918.1	2,923.3	2,914.4	2,920.2	2,927.6	2,927.6
3	Treasury and agency securities ³	2,017.1	2,056.2	2,061.6	2,074.8	2,106.6	2,121.7	2,133.3	2,137.3	2,130.1	2,136.3	2,139.9	2,135.4
4	Mortgage-backed securities (MBS) ⁴	1,418.1	1,481.4	1,494.0	1,512.3	1,531.1	1,538.2	1,539.3	1,544.1	1,539.2	1,545.4	1,544.4	1,541.2
5	Non-MBS ⁵	599.0	574.8	567.6	562.4	575.5	583.5	594.0	593.1	590.8	590.9	595.4	594.3
6	Other securities	783.3	782.0	776.0	778.4	781.0	781.9	784.8	786.0	784.3	783.9	787.7	792.2
7	Mortgage-backed securities ⁶	124.0	122.0	120.8	120.6	120.1	119.3	116.3	114.6	113.7	113.9	114.5	114.0
8	Non-MBS ⁷	659.4	659.9	655.2	657.7	660.9	662.6	668.6	671.5	670.6	670.0	673.3	678.2
9	Loans and leases in bank credit ⁸	7,226.0	7,499.9	7,557.4	7,596.8	7,654.7	7,751.7	7,757.3	7,779.1	7,765.7	7,771.3	7,817.9	7,815.4
10	Commercial and industrial loans	1,490.9	1,555.8	1,563.6	1,578.1	1,593.3	1,601.3	1,605.8	1,634.7	1,629.8	1,630.0	1,665.3	1,664.7
11	Real estate loans	3,628.9	3,735.9	3,750.8	3,766.1	3,800.5	3,823.0	3,835.7	3,852.3	3,849.2	3,848.3	3,862.0	3,865.8
12	Residential real estate loans	2,035.4	2,061.9	2,061.7	2,063.5	2,085.2	2,087.6	2,085.7	2,088.5	2,086.2	2,084.0	2,091.3	2,094.4
13	Revolving home equity loans	455.2	443.0	440.6	435.0	434.1	433.0	433.4	433.5	433.7	433.2	432.1	431.3
14	Closed-end residential loans ⁹	1,580.2	1,618.8	1,621.1	1,628.5	1,651.1	1,654.6	1,652.2	1,655.0	1,652.5	1,650.8	1,659.2	1,663.1
15	Commercial real estate loans	1,593.5	1,674.0	1,689.1	1,702.5	1,715.2	1,735.4	1,750.0	1,763.8	1,763.0	1,764.3	1,770.7	1,771.4
16	Construction and land development loans ¹⁰	225.2	244.0	247.0	249.3	253.7	256.4	257.0	259.4	259.3	260.5	260.6	260.9
17	Secured by farmland ¹¹	81.9	85.6	86.0	86.3	86.6	87.3	87.8	88.2	88.0	88.2	88.7	88.7
18	Secured by multifamily properties ¹²	233.8	254.9	259.1	262.2	265.6	271.3	274.0	276.3	276.5	276.8	275.7	276.3
19	Secured by nonfarm nonresidential properties ¹³	1,052.7	1,089.6	1,097.0	1,104.7	1,109.4	1,120.4	1,131.2	1,139.9	1,139.1	1,138.8	1,145.8	1,145.5
20	Consumer loans	1,197.9	1,237.4	1,248.0	1,253.7	1,262.6	1,289.7	1,292.8	1,281.8	1,280.4	1,282.6	1,277.7	1,278.0
21	Credit cards and other revolving plans	620.5	638.5	642.9	644.6	650.8	673.7	672.9	659.9	658.7	660.2	655.2	654.1
22	Other consumer loans	577.4	598.9	605.1	609.1	611.8	616.0	619.8	621.9	621.7	622.4	622.6	623.9
23	Automobile loans ¹⁴	358.7	373.5	377.0	379.8	382.4	385.0	387.1	388.6	388.3	388.9	389.3	390.3
24	All other consumer loans ¹⁵	218.7	225.5	228.1	229.3	229.4	231.0	232.7	233.3	233.3	233.5	233.3	233.7
25	Other loans and leases	908.4	970.8	995.0	999.0	998.4	1,037.8	1,023.1	1,010.2	1,006.3	1,010.4	1,012.9	1,006.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	127.5	124.6	137.2	128.0	124.8	138.6	121.7	114.9	113.9	120.8	111.5	107.2
27	All other loans and leases ¹⁷	780.9	846.2	857.9	870.9	873.6	899.2	901.3	895.3	892.4	889.6	901.4	899.8
28	Loans to nondepository financial institutions ¹⁸	218.5	250.2	253.3	262.3	262.2	274.2	273.7	271.6	269.7	269.8	273.2	272.8
29	Other loans not elsewhere classified ¹⁹	562.4	596.0	604.5	608.6	611.4	625.0	627.6	623.7	622.6	619.8	628.2	626.9
30	LESS: Allowance for loan and lease losses	107.3	106.6	106.1	105.5	105.6	105.7	105.3	105.7	105.7	105.3	106.0	106.1

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	58.1	46.8	45.9	46.2	46.9	48.1	47.2	45.9	46.5	46.4	45.6	44.3
32	Fed funds and reverse RPs with banks ¹⁶	49.2	39.9	38.3	38.4	38.9	39.6	38.9	37.8	38.4	38.6	37.5	36.7
33	Loans to commercial banks ²⁰	8.9	6.9	7.6	7.7	8.0	8.5	8.3	8.0	8.1	7.8	8.1	7.6
34	Cash assets ²¹	1,589.0	1,516.1	1,479.6	1,468.9	1,499.7	1,445.0	1,403.1	1,449.1	1,470.0	1,438.1	1,480.1	1,474.5
35	Trading assets ²²	155.5	141.9	140.4	144.6	140.5	129.9	140.1	146.7	141.7	149.6	139.8	136.0
36	Other assets ²³	1,067.1	1,078.3	1,080.5	1,073.8	1,076.4	1,079.2	1,096.6	1,088.3	1,095.2	1,082.3	1,076.0	1,089.6
37	TOTAL ASSETS	12,788.8	13,014.6	13,035.3	13,077.9	13,200.2	13,251.9	13,257.2	13,326.7	13,327.8	13,302.6	13,381.1	13,381.4
LIABILITIES													
38	Deposits	9,483.5	9,697.0	9,737.2	9,776.0	9,880.1	9,955.4	9,908.7	9,954.2	9,964.0	9,928.7	10,028.2	10,043.3
39	Large time deposits	819.9	860.4	841.5	846.7	854.8	864.0	870.0	889.9	884.0	894.2	903.8	897.3
40	Other deposits	8,663.5	8,836.6	8,895.7	8,929.4	9,025.3	9,091.4	9,038.7	9,064.3	9,080.0	9,034.5	9,124.5	9,146.1
41	Borrowings	1,031.3	1,054.2	1,039.7	1,059.5	1,062.5	1,075.2	1,097.5	1,104.9	1,094.0	1,105.1	1,096.9	1,089.1
42	Borrowings from banks in the U.S.	74.8	67.0	65.6	67.3	66.5	69.9	71.3	68.6	69.5	68.7	66.4	66.8
43	Borrowings from others	956.5	987.2	974.1	992.2	996.0	1,005.3	1,026.2	1,036.2	1,024.5	1,036.4	1,030.5	1,022.3
44	Trading liabilities ²⁴	165.5	144.4	134.5	138.5	141.5	133.5	144.7	147.4	142.4	153.5	146.0	139.4
45	Net due to related foreign offices	109.6	109.3	100.9	83.8	88.8	69.5	84.6	77.4	72.9	78.5	72.5	77.3
46	Other liabilities ²⁵	369.9	346.8	350.9	345.7	345.7	327.6	330.2	338.4	344.9	328.0	345.4	332.7
47	TOTAL LIABILITIES	11,159.8	11,351.7	11,363.2	11,403.5	11,518.7	11,561.1	11,565.7	11,622.3	11,618.2	11,593.8	11,689.0	11,681.8
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,629.0	1,662.8	1,672.1	1,674.4	1,681.6	1,690.8	1,691.5	1,704.4	1,709.6	1,708.9	1,692.2	1,699.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	19.2	13.2	13.1	16.2	8.6	5.5	12.7	17.6	17.5	16.5	13.8	11.3
50	U.S. Treasury and agency securities, MBS ²⁸	17.0	9.1	9.6	12.0	6.2	3.0	7.1	13.6	13.2	13.8	12.9	11.9
51	Loans with original amounts of \$1,000,000 or less	535.2	542.6	542.0	540.9	542.1	547.0	547.9	547.6	547.2	547.2	549.0	548.6
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	264.7	264.2	263.4	263.2	263.2	263.3	262.0	261.8	261.8	262.4	262.1
53	Commercial and industrial loans to U.S. addressees ³⁰	270.5	278.0	277.8	277.5	278.9	283.8	284.6	285.5	285.4	285.4	286.6	286.5

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	6,465.3	6,637.2	6,651.7	6,679.6	6,737.3	6,776.8	6,798.9	6,844.4	6,830.1	6,843.5	6,874.8	6,878.7
2	Securities in bank credit ²	1,970.9	2,001.2	1,998.2	2,007.0	2,026.8	2,036.3	2,055.4	2,056.1	2,050.2	2,051.2	2,051.8	2,046.5
3	Treasury and agency securities ³	1,427.1	1,464.3	1,469.0	1,480.4	1,497.7	1,506.3	1,521.2	1,519.5	1,513.2	1,517.9	1,515.3	1,507.9
4	Mortgage-backed securities (MBS) ⁴	1,003.4	1,063.1	1,073.5	1,086.7	1,098.2	1,106.6	1,107.0	1,102.6	1,098.1	1,103.7	1,095.6	1,094.4
5	Non-MBS ⁵	423.6	401.3	395.5	393.7	399.5	399.7	414.2	416.9	415.1	414.2	419.7	413.5
6	Other securities	543.8	536.8	529.2	526.6	529.1	530.0	534.2	536.6	537.0	533.4	536.4	538.5
7	Mortgage-backed securities ⁶	110.7	108.2	107.3	106.9	106.0	105.3	102.5	100.9	100.5	100.0	100.7	100.7
8	Non-MBS ⁷	433.1	428.6	421.9	419.7	423.1	424.6	431.7	435.6	436.5	433.4	435.8	437.8
9	Loans and leases in bank credit ⁸	4,494.5	4,636.1	4,653.4	4,672.6	4,710.6	4,740.5	4,743.5	4,788.3	4,779.9	4,792.3	4,823.0	4,832.2
10	Commercial and industrial loans	949.3	999.2	1,003.8	1,010.2	1,022.4	1,022.6	1,027.1	1,050.8	1,046.7	1,045.0	1,073.1	1,076.5
11	Real estate loans	1,952.5	1,979.9	1,977.6	1,979.1	2,000.6	2,005.3	2,011.2	2,025.8	2,026.9	2,031.1	2,030.6	2,029.3
12	Residential real estate loans	1,376.7	1,376.0	1,370.3	1,369.8	1,389.0	1,388.1	1,384.9	1,390.8	1,391.6	1,395.3	1,393.8	1,393.4
13	Revolving home equity loans	335.9	321.8	318.4	312.3	310.9	308.4	308.6	308.6	308.7	308.1	307.5	307.2
14	Closed-end residential loans ⁹	1,040.8	1,054.1	1,051.9	1,057.6	1,078.0	1,079.7	1,076.3	1,082.2	1,082.9	1,087.2	1,086.3	1,086.1
15	Commercial real estate loans	575.9	603.9	607.3	609.3	611.6	617.2	626.3	635.0	635.3	635.8	636.8	636.0
16	Construction and land development loans ¹⁰	83.4	90.4	91.4	92.3	93.2	93.9	94.1	93.9	93.8	94.2	94.2	94.0
17	Secured by farmland ¹¹	7.4	7.9	7.9	7.9	8.1	8.3	8.6	8.7	8.7	8.6	8.7	8.7
18	Secured by multifamily properties ¹²	108.8	117.5	118.9	119.7	121.5	123.8	124.9	126.5	127.1	127.1	125.1	125.0
19	Secured by nonfarm nonresidential properties ¹³	376.2	388.1	389.2	389.3	388.8	391.3	398.7	405.9	405.7	405.9	408.8	408.3
20	Consumer loans	892.4	913.5	916.0	919.8	924.0	929.1	933.7	938.9	936.7	941.8	943.3	947.8
21	Credit cards and other revolving plans	480.0	489.9	491.0	492.0	493.2	496.7	498.9	500.9	498.9	502.9	504.0	507.5
22	Other consumer loans	412.3	423.5	425.0	427.8	430.8	432.4	434.8	438.0	437.8	438.9	439.3	440.2
23	Automobile loans ¹⁴	290.8	301.5	303.4	306.7	309.4	311.3	312.8	315.1	315.1	315.4	315.9	317.0
24	All other consumer loans ¹⁵	121.5	122.0	121.6	121.1	121.4	121.1	122.1	123.0	122.7	123.5	123.4	123.3
25	Other loans and leases	700.3	743.5	756.0	763.6	763.6	783.6	771.5	772.8	769.6	774.4	775.9	778.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	114.8	115.2	120.0	116.2	114.1	123.3	106.4	101.7	98.5	105.8	100.0	101.5
27	All other loans and leases ¹⁷	585.4	628.2	636.0	647.4	649.5	660.3	665.1	671.1	671.1	668.6	676.0	677.1
28	Loans to nondepository financial institutions ¹⁸	189.5	211.6	214.7	222.7	222.5	228.2	230.3	233.6	233.4	233.6	234.0	235.0
29	Other loans not elsewhere classified ¹⁹	396.0	416.6	421.3	424.7	427.0	432.1	434.8	437.5	437.7	435.0	442.0	442.0
30	LESS: Allowance for loan and lease losses	70.8	70.0	69.0	68.8	68.3	68.3	68.1	68.0	68.0	67.8	68.0	67.9

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	29.6	26.6	24.2	22.3	20.3	22.2	21.0	19.0	19.2	19.3	17.8	18.5
32	Fed funds and reverse RPs with banks ¹⁶	21.9	19.5	17.2	15.4	13.2	14.7	13.9	12.2	12.4	12.7	11.0	12.0
33	Loans to commercial banks ²⁰	7.7	7.1	7.0	6.9	7.1	7.5	7.1	6.8	6.9	6.6	6.8	6.4
34	Cash assets ²¹	1,245.3	1,202.7	1,149.3	1,145.3	1,123.1	1,048.1	1,054.6	1,103.3	1,104.3	1,116.9	1,132.8	1,121.8
35	Trading assets ²²	144.2	140.6	140.0	143.8	139.2	126.6	126.7	134.3	129.2	137.5	130.3	121.9
36	Other assets ²³	794.5	797.2	798.3	793.0	796.1	794.5	810.2	806.2	811.4	800.6	800.5	806.7
37	TOTAL ASSETS	8,608.1	8,734.4	8,694.4	8,715.4	8,747.8	8,700.0	8,743.1	8,839.3	8,826.2	8,850.0	8,888.2	8,879.6
LIABILITIES													
38	Deposits	6,146.3	6,276.3	6,298.9	6,295.3	6,335.4	6,316.1	6,338.5	6,371.7	6,378.5	6,373.4	6,401.1	6,388.4
39	Large time deposits	440.4	468.1	455.2	460.0	466.3	473.0	476.4	497.5	495.7	500.6	510.7	505.6
40	Other deposits	5,705.9	5,808.3	5,843.7	5,835.3	5,869.1	5,843.1	5,862.2	5,874.2	5,882.9	5,872.8	5,890.4	5,882.8
41	Borrowings	753.9	772.2	752.1	773.6	777.4	779.7	781.9	798.9	787.4	799.2	796.9	795.3
42	Borrowings from banks in the U.S.	21.2	20.9	20.9	21.1	21.3	23.2	23.8	24.4	24.7	25.1	24.2	23.0
43	Borrowings from others	732.7	751.3	731.2	752.5	756.1	756.5	758.0	774.5	762.7	774.1	772.7	772.2
44	Trading liabilities ²⁴	149.2	147.2	138.9	142.3	141.6	125.5	122.2	130.3	126.9	137.0	133.5	121.2
45	Net due to related foreign offices	103.0	82.4	80.6	67.6	77.1	61.4	76.1	71.6	66.4	72.7	71.1	81.0
46	Other liabilities ²⁵	306.4	288.8	286.9	279.3	277.6	261.5	271.1	273.0	276.7	264.0	282.1	268.6
47	TOTAL LIABILITIES	7,458.9	7,566.9	7,557.4	7,558.2	7,609.1	7,544.2	7,589.8	7,645.4	7,635.9	7,646.3	7,684.7	7,654.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,149.2	1,167.5	1,136.9	1,157.2	1,138.7	1,155.8	1,153.3	1,193.9	1,190.3	1,203.8	1,203.5	1,225.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	15.5	11.9	11.5	13.7	6.6	4.7	12.3	14.6	14.7	13.6	10.3	7.8
50	U.S. Treasury and agency securities, MBS ²⁸	14.0	7.4	7.7	9.5	4.4	2.2	7.0	11.4	11.1	11.6	10.2	9.2
51	Loans with original amounts of \$1,000,000 or less	180.8	183.1	182.6	180.5	181.8	184.6	185.5	184.5	184.4	184.1	184.5	184.8
52	Loans secured by nonfarm nonresidential properties ²⁹	59.7	58.8	58.2	57.7	57.3	57.0	57.1	56.3	56.3	56.3	56.2	56.1
53	Commercial and industrial loans to U.S. addressees ³⁰	121.0	124.3	124.4	122.8	124.5	127.7	128.4	128.2	128.1	127.9	128.3	128.7

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	6,466.0	6,619.3	6,645.5	6,681.4	6,749.7	6,816.3	6,819.4	6,845.8	6,825.3	6,832.6	6,879.3	6,878.0
2	Securities in bank credit ²	1,973.6	1,988.2	1,988.6	2,002.9	2,031.3	2,040.2	2,055.0	2,060.7	2,053.0	2,057.8	2,063.9	2,059.1
3	Treasury and agency securities ³	1,430.2	1,452.7	1,460.3	1,474.0	1,500.6	1,508.1	1,520.1	1,524.3	1,517.4	1,523.6	1,526.3	1,520.1
4	Mortgage-backed securities (MBS) ⁴	1,006.0	1,057.9	1,070.3	1,087.3	1,103.5	1,105.7	1,105.4	1,105.6	1,100.8	1,106.4	1,104.3	1,099.8
5	Non-MBS ⁵	424.2	394.8	390.0	386.7	397.2	402.4	414.7	418.7	416.6	417.2	422.0	420.3
6	Other securities	543.4	535.5	528.3	528.9	530.7	532.1	534.9	536.4	535.6	534.2	537.7	539.1
7	Mortgage-backed securities ⁶	110.9	108.0	106.8	106.7	105.9	105.0	102.6	101.1	100.5	100.7	101.0	100.7
8	Non-MBS ⁷	432.5	427.5	421.5	422.2	424.8	427.1	432.3	435.3	435.1	433.5	436.7	438.4
9	Loans and leases in bank credit ⁸	4,492.3	4,631.1	4,656.9	4,678.4	4,718.4	4,776.1	4,764.4	4,785.1	4,772.3	4,774.8	4,815.4	4,818.9
10	Commercial and industrial loans	949.2	992.8	997.7	1,009.1	1,021.5	1,024.2	1,024.9	1,051.2	1,046.7	1,045.7	1,079.8	1,080.4
11	Real estate loans	1,950.1	1,982.4	1,981.3	1,980.4	2,004.2	2,008.8	2,012.6	2,022.4	2,020.9	2,018.5	2,025.1	2,027.9
12	Residential real estate loans	1,375.9	1,378.2	1,372.2	1,371.1	1,390.9	1,388.4	1,386.5	1,389.5	1,388.0	1,386.0	1,390.2	1,392.7
13	Revolving home equity loans	336.6	321.1	318.1	312.2	310.7	309.0	309.3	309.3	309.5	308.9	307.8	307.3
14	Closed-end residential loans ⁹	1,039.3	1,057.1	1,054.1	1,058.9	1,080.2	1,079.4	1,077.2	1,080.2	1,078.5	1,077.1	1,082.4	1,085.4
15	Commercial real estate loans	574.1	604.3	609.2	609.3	613.3	620.3	626.1	632.9	632.9	632.4	634.9	635.2
16	Construction and land development loans ¹⁰	83.3	90.8	91.8	91.8	93.0	93.7	93.2	93.6	93.6	94.0	93.9	93.8
17	Secured by farmland ¹¹	7.3	8.0	8.1	8.0	8.1	8.3	8.6	8.5	8.6	8.5	8.5	8.5
18	Secured by multifamily properties ¹²	108.3	117.4	119.0	119.2	121.7	124.2	124.7	125.9	126.2	126.3	124.6	124.9
19	Secured by nonfarm nonresidential properties ¹³	375.2	388.1	390.3	390.3	390.6	394.1	399.7	404.8	404.5	403.6	407.9	407.9
20	Consumer loans	890.5	916.1	920.5	920.1	926.2	944.9	945.1	936.8	935.3	937.7	933.8	934.4
21	Credit cards and other revolving plans	479.9	490.6	492.4	491.6	495.3	511.6	510.2	500.6	499.3	501.2	497.2	496.8
22	Other consumer loans	410.5	425.4	428.1	428.5	430.9	433.3	434.9	436.1	436.0	436.5	436.6	437.5
23	Automobile loans ¹⁴	290.0	302.2	305.2	307.5	309.7	311.7	313.1	314.2	314.0	314.5	314.8	315.7
24	All other consumer loans ¹⁵	120.5	123.2	122.9	121.0	121.2	121.6	121.8	121.9	122.0	122.0	121.8	121.8
25	Other loans and leases	702.5	739.9	757.4	768.9	766.4	798.2	781.8	774.7	769.5	773.0	776.7	776.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	118.8	112.6	121.7	118.3	113.5	127.0	110.2	105.2	101.6	108.3	104.3	104.9
27	All other loans and leases ¹⁷	583.7	627.3	635.8	650.6	652.9	671.2	671.6	669.5	667.9	664.7	672.4	671.4
28	Loans to nondepository financial institutions ¹⁸	188.4	211.8	213.9	223.1	223.5	231.9	232.2	232.7	231.9	231.7	232.0	232.1
29	Other loans not elsewhere classified ¹⁹	395.3	415.5	421.9	427.6	429.4	439.3	439.4	436.7	436.1	433.0	440.5	439.3
30	LESS: Allowance for loan and lease losses	70.8	70.0	69.4	68.6	68.6	68.5	67.8	68.0	68.1	67.9	68.1	68.1

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	30.2	26.4	24.5	22.4	20.5	22.2	21.3	19.3	19.3	19.6	18.4	19.0
32	Fed funds and reverse RPs with banks ¹⁶	22.2	19.5	17.7	15.6	13.5	14.7	14.1	12.3	12.3	12.7	11.2	12.4
33	Loans to commercial banks ²⁰	8.0	6.9	6.8	6.8	7.0	7.5	7.2	7.0	7.0	6.9	7.1	6.7
34	Cash assets ²¹	1,247.7	1,181.5	1,150.2	1,132.1	1,144.7	1,108.1	1,082.5	1,105.4	1,128.1	1,101.2	1,127.1	1,112.0
35	Trading assets ²²	151.2	138.1	136.6	140.3	136.4	125.9	135.9	141.7	136.8	144.7	134.9	131.2
36	Other assets ²³	794.2	795.0	798.1	792.6	795.1	795.9	811.9	806.6	812.0	800.6	798.4	810.9
37	TOTAL ASSETS	8,618.4	8,690.4	8,685.5	8,700.3	8,777.8	8,799.9	8,803.2	8,850.8	8,853.5	8,830.8	8,890.1	8,883.0
LIABILITIES													
38	Deposits	6,155.7	6,241.8	6,260.8	6,280.3	6,343.1	6,395.8	6,357.5	6,381.1	6,395.5	6,357.7	6,431.3	6,438.5
39	Large time deposits	440.8	471.9	451.8	457.2	466.1	476.4	481.1	498.6	495.5	499.5	508.8	500.7
40	Other deposits	5,714.9	5,769.9	5,809.1	5,823.1	5,877.0	5,919.4	5,876.4	5,882.5	5,900.0	5,858.2	5,922.5	5,937.8
41	Borrowings	761.7	762.0	748.6	770.2	775.8	778.7	789.1	805.5	793.6	806.4	804.5	796.7
42	Borrowings from banks in the U.S.	21.3	20.8	21.1	21.8	21.4	23.8	24.5	24.3	24.9	24.8	23.7	23.2
43	Borrowings from others	740.4	741.2	727.5	748.4	754.4	755.0	764.6	781.2	768.7	781.6	780.8	773.5
44	Trading liabilities ²⁴	160.8	140.2	130.2	133.6	136.9	129.0	140.0	142.0	137.1	148.1	140.7	134.3
45	Net due to related foreign offices	99.4	100.5	92.6	73.7	75.9	59.5	75.5	68.8	64.2	71.4	63.5	68.1
46	Other liabilities ²⁵	308.5	287.8	290.1	284.4	283.0	264.7	270.6	275.0	279.8	265.2	283.2	270.4
47	TOTAL LIABILITIES	7,486.1	7,532.3	7,522.5	7,542.2	7,614.7	7,627.7	7,632.9	7,672.5	7,670.3	7,648.8	7,723.2	7,708.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,132.3	1,158.0	1,163.0	1,158.0	1,163.0	1,172.2	1,170.3	1,178.4	1,183.2	1,182.0	1,166.9	1,174.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	15.5	11.9	11.5	13.7	6.6	4.7	12.3	14.6	14.7	13.6	10.3	7.8
50	U.S. Treasury and agency securities, MBS ²⁸	14.0	7.4	7.7	9.5	4.4	2.2	7.0	11.4	11.1	11.6	10.2	9.2
51	Loans with original amounts of \$1,000,000 or less	181.2	182.5	181.7	179.9	180.9	185.0	184.9	184.9	184.7	184.6	185.7	185.8
52	Loans secured by nonfarm nonresidential properties ²⁹	59.9	58.6	58.3	57.5	57.4	57.2	57.2	56.5	56.5	56.4	56.3	56.3
53	Commercial and industrial loans to U.S. addressees ³⁰	121.2	123.9	123.4	122.3	123.5	127.8	127.6	128.4	128.2	128.2	129.4	129.4

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	3,567.9	3,718.6	3,747.0	3,768.9	3,783.1	3,822.9	3,857.4	3,864.8	3,866.4	3,867.4	3,871.1	3,877.0
2	Securities in bank credit ²	824.0	850.8	851.4	852.3	854.1	863.9	866.4	860.1	858.0	859.7	861.0	866.3
3	Treasury and agency securities ³	583.1	604.8	604.4	604.0	605.3	613.6	614.6	609.4	608.3	608.9	609.5	612.0
4	Mortgage-backed securities (MBS) ⁴	410.8	426.1	427.3	428.1	427.8	432.5	435.1	437.0	436.8	437.6	437.1	438.3
5	Non-MBS ⁵	172.3	178.7	177.1	175.9	177.4	181.1	179.5	172.4	171.4	171.3	172.4	173.8
6	Other securities	240.9	246.0	247.0	248.3	248.8	250.2	251.8	250.7	249.7	250.8	251.5	254.3
7	Mortgage-backed securities ⁶	13.2	14.1	14.0	14.0	14.1	14.1	13.8	13.5	13.3	13.3	13.7	13.5
8	Non-MBS ⁷	227.6	231.9	232.9	234.3	234.8	236.1	238.0	237.1	236.4	237.5	237.8	240.9
9	Loans and leases in bank credit ⁸	2,743.9	2,867.8	2,895.6	2,916.6	2,929.0	2,959.0	2,991.0	3,004.7	3,008.4	3,007.7	3,010.1	3,010.7
10	Commercial and industrial loans	542.3	564.6	567.2	570.5	573.2	577.8	582.4	583.9	583.6	584.7	584.3	583.7
11	Real estate loans	1,680.4	1,752.5	1,768.6	1,784.8	1,792.2	1,809.5	1,821.3	1,831.1	1,831.7	1,832.5	1,835.8	1,836.3
12	Residential real estate loans	662.4	681.8	687.9	691.8	691.7	697.0	699.9	701.8	703.5	703.2	701.6	700.7
13	Revolving home equity loans	118.7	122.0	122.3	122.9	122.8	123.5	123.9	124.2	124.2	124.3	124.5	124.4
14	Closed-end residential loans ⁹	543.7	559.8	565.5	568.9	568.9	573.5	575.9	577.6	579.3	579.0	577.1	576.4
15	Commercial real estate loans	1,018.1	1,070.7	1,080.7	1,093.0	1,100.5	1,112.5	1,121.4	1,129.3	1,128.2	1,129.3	1,134.2	1,135.6
16	Construction and land development loans ¹⁰	141.6	153.5	155.6	158.1	160.5	161.9	163.7	165.2	165.1	165.6	165.9	166.3
17	Secured by farmland ¹¹	74.7	77.3	77.7	78.1	78.4	78.8	79.3	79.8	79.7	79.9	80.4	80.6
18	Secured by multifamily properties ¹²	126.0	137.3	139.4	142.0	143.4	146.5	148.7	150.9	150.8	150.8	151.8	152.2
19	Secured by nonfarm nonresidential properties ¹³	675.8	702.6	707.9	714.8	718.1	725.3	729.8	733.4	732.6	733.0	736.2	736.4
20	Consumer loans	308.6	321.6	326.6	330.9	332.6	338.9	344.1	346.3	346.2	346.2	348.4	350.0
21	Credit cards and other revolving plans	141.1	148.2	150.5	152.7	154.2	155.2	158.9	159.9	159.8	159.5	161.3	161.9
22	Other consumer loans	167.5	173.4	176.0	178.2	178.4	183.7	185.2	186.5	186.4	186.7	187.1	188.1
23	Automobile loans ¹⁴	68.9	71.1	72.0	72.4	72.4	73.2	73.9	74.5	74.4	74.6	74.8	74.9
24	All other consumer loans ¹⁵	98.6	102.4	104.1	105.9	106.0	110.5	111.3	112.0	111.9	112.1	112.3	113.2
25	Other loans and leases	212.6	229.1	233.2	230.3	230.9	232.9	243.3	243.3	246.9	244.3	241.6	240.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	8.7	12.3	14.4	11.4	11.6	10.2	12.1	9.7	13.1	10.8	7.2	4.0
27	All other loans and leases ¹⁷	203.9	216.8	218.8	219.0	219.3	222.7	231.2	233.6	233.7	233.5	234.4	236.7
28	Loans to nondepository financial institutions ¹⁸	31.7	38.3	39.0	39.5	37.9	39.9	41.2	41.2	41.0	40.8	42.1	43.2
29	Other loans not elsewhere classified ¹⁹	172.3	178.5	179.8	179.5	181.5	182.7	190.0	192.4	192.7	192.7	192.3	193.5
30	LESS: Allowance for loan and lease losses	36.4	36.2	36.5	36.9	36.9	37.4	37.8	37.6	37.5	37.5	37.7	37.7

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending				
										Feb 17	Feb 24	Mar 2	Mar 9	
ASSETS (CONTINUED)														
31	Interbank loans	27.6	20.9	21.4	23.1	25.8	24.5	25.5	26.2	26.5	27.7	26.9	24.3	
32	Fed funds and reverse RPs with banks ¹⁶	26.8	20.7	20.7	22.3	24.9	23.5	24.6	25.3	25.6	26.9	26.0	23.4	
33	Loans to commercial banks ²⁰	0.8	0.2	0.7	0.8	0.9	0.9	0.8	0.9	0.9	0.9	0.9	0.9	
34	Cash assets ²¹	334.2	329.6	334.2	337.5	342.0	333.2	351.8	336.2	334.5	317.4	320.5	317.8	
35	Trading assets ²²	4.0	4.1	4.1	4.4	4.0	4.0	4.2	4.6	4.5	4.5	4.7	4.6	
36	Other assets ²³	270.2	282.6	280.9	281.4	281.8	283.4	284.8	279.6	280.1	280.1	277.3	277.6	
37	TOTAL ASSETS	4,167.5	4,319.6	4,351.2	4,378.4	4,399.9	4,430.6	4,485.8	4,473.8	4,474.6	4,459.6	4,462.8	4,463.6	
LIABILITIES														
38	Deposits	3,330.6	3,461.9	3,465.0	3,499.6	3,519.7	3,528.5	3,558.6	3,575.0	3,568.6	3,580.9	3,586.7	3,592.6	
39	Large time deposits	381.6	386.5	388.4	390.9	392.3	387.3	391.8	393.6	390.2	396.9	397.6	399.5	
40	Other deposits	2,949.0	3,075.4	3,076.5	3,108.7	3,127.4	3,141.2	3,166.8	3,181.3	3,178.3	3,184.1	3,189.0	3,193.0	
41	Borrowings	270.3	291.4	290.7	290.4	290.8	297.2	307.0	300.8	302.4	300.1	295.2	296.9	
42	Borrowings from banks in the U.S.	52.8	47.4	44.0	45.4	45.8	46.8	46.4	43.6	43.6	44.0	42.4	42.5	
43	Borrowings from others	217.5	243.9	246.7	245.0	245.0	250.4	260.6	257.2	258.8	256.2	252.8	254.4	
44	Trading liabilities ²⁴	4.0	4.8	4.8	5.2	5.1	4.5	4.1	4.7	4.7	4.6	4.7	4.2	
45	Net due to related foreign offices	9.2	8.9	8.0	10.1	10.8	7.6	6.9	7.6	7.7	6.1	8.8	8.9	
46	Other liabilities ²⁵	60.7	59.4	60.2	60.9	60.7	61.1	60.0	62.4	63.3	61.8	62.2	62.5	
47	TOTAL LIABILITIES	3,674.7	3,826.4	3,828.7	3,866.2	3,887.1	3,898.9	3,936.5	3,950.4	3,946.6	3,953.5	3,957.6	3,965.0	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	492.9	493.2	522.5	512.2	512.8	531.6	549.4	523.3	528.0	506.1	505.3	498.6	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	3.6	1.3	1.5	2.5	2.0	0.8	0.4	3.0	2.8	2.9	3.5	3.5	
50	U.S. Treasury and agency securities, MBS ²⁸	3.0	1.7	1.9	2.5	1.8	0.8	0.1	2.2	2.1	2.1	2.7	2.7	
51	Loans with original amounts of \$1,000,000 or less	354.6	359.1	359.9	362.1	362.4	363.2	363.5	363.3	362.9	363.3	364.1	364.3	
52	Loans secured by nonfarm nonresidential properties ²⁹	205.0	205.6	205.6	205.7	205.9	206.0	206.4	205.8	205.4	205.6	206.3	206.3	
53	Commercial and industrial loans to U.S. addressees ³⁰	149.6	153.6	154.4	156.3	156.5	157.2	157.1	157.5	157.5	157.7	157.7	158.1	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	3,560.5	3,718.7	3,749.4	3,768.6	3,792.6	3,839.0	3,856.0	3,856.6	3,854.7	3,858.9	3,866.1	3,865.0
2	Securities in bank credit ²	826.8	850.0	849.0	850.2	856.3	863.4	863.1	862.6	861.4	862.4	863.7	868.5
3	Treasury and agency securities ³	586.8	603.5	601.2	600.7	606.0	613.6	613.2	613.0	612.7	612.7	613.6	615.4
4	Mortgage-backed securities (MBS) ⁴	412.1	423.5	423.7	425.0	427.6	432.5	433.9	438.5	438.5	439.0	440.1	441.4
5	Non-MBS ⁵	174.7	180.0	177.6	175.7	178.4	181.1	179.3	174.5	174.2	173.7	173.4	174.0
6	Other securities	239.9	246.5	247.8	249.5	250.3	249.8	249.9	249.6	248.7	249.7	250.1	253.1
7	Mortgage-backed securities ⁶	13.1	14.0	14.1	13.9	14.2	14.2	13.6	13.4	13.2	13.2	13.5	13.3
8	Non-MBS ⁷	226.9	232.4	233.7	235.6	236.1	235.5	236.3	236.2	235.5	236.5	236.6	239.8
9	Loans and leases in bank credit ⁸	2,733.7	2,868.8	2,900.4	2,918.4	2,936.4	2,975.6	2,992.9	2,994.0	2,993.3	2,996.5	3,002.5	2,996.5
10	Commercial and industrial loans	541.7	563.0	565.9	568.9	571.8	577.0	580.8	583.5	583.1	584.3	585.5	584.3
11	Real estate loans	1,678.8	1,753.5	1,769.5	1,785.7	1,796.2	1,814.2	1,823.0	1,830.0	1,828.3	1,829.8	1,836.9	1,837.9
12	Residential real estate loans	659.4	683.7	689.5	692.5	694.3	699.2	699.2	699.0	698.2	697.9	701.1	701.7
13	Revolving home equity loans	118.5	121.9	122.5	122.9	123.4	124.0	124.1	124.2	124.2	124.2	124.3	124.0
14	Closed-end residential loans ⁹	540.9	561.8	567.0	569.6	570.9	575.2	575.1	574.8	574.0	573.7	576.8	577.7
15	Commercial real estate loans	1,019.4	1,069.7	1,080.0	1,093.2	1,101.9	1,115.0	1,123.9	1,131.0	1,130.1	1,131.9	1,135.8	1,136.2
16	Construction and land development loans ¹⁰	141.9	153.2	155.2	157.5	160.8	162.7	163.8	165.8	165.7	166.5	166.7	167.1
17	Secured by farmland ¹¹	74.5	77.5	78.0	78.3	78.4	79.0	79.2	79.6	79.5	79.7	80.1	80.2
18	Secured by multifamily properties ¹²	125.5	137.5	140.1	142.9	143.9	147.1	149.3	150.4	150.3	150.5	151.1	151.4
19	Secured by nonfarm nonresidential properties ¹³	677.4	701.5	706.7	714.5	718.8	726.3	731.5	735.1	734.6	735.2	737.9	737.6
20	Consumer loans	307.4	321.3	327.5	333.6	336.4	344.8	347.7	345.0	345.1	344.9	343.9	343.6
21	Credit cards and other revolving plans	140.5	147.8	150.5	153.0	155.5	162.1	162.7	159.3	159.4	159.0	158.0	157.2
22	Other consumer loans	166.9	173.5	177.0	180.6	180.9	182.7	185.0	185.7	185.7	185.9	186.0	186.4
23	Automobile loans ¹⁴	68.7	71.2	71.8	72.3	72.6	73.2	74.0	74.3	74.3	74.4	74.5	74.5
24	All other consumer loans ¹⁵	98.1	102.3	105.2	108.3	108.3	109.4	111.0	111.4	111.4	111.5	111.5	111.9
25	Other loans and leases	205.8	231.0	237.6	230.1	232.0	239.6	241.3	235.5	236.8	237.4	236.2	230.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	8.6	12.0	15.5	9.8	11.3	11.6	11.6	9.7	12.4	12.5	7.3	2.2
27	All other loans and leases ¹⁷	197.2	218.9	222.1	220.3	220.7	228.0	229.7	225.8	224.4	224.9	229.0	228.4
28	Loans to nondepository financial institutions ¹⁸	30.1	38.4	39.4	39.3	38.7	42.3	41.5	38.8	37.8	38.1	41.2	40.8
29	Other loans not elsewhere classified ¹⁹	167.1	180.6	182.7	181.0	182.0	185.7	188.3	187.0	186.6	186.8	187.7	187.6
30	LESS: Allowance for loan and lease losses	36.5	36.6	36.8	36.9	37.0	37.2	37.4	37.6	37.6	37.5	37.8	37.9

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	27.9	20.5	21.4	23.8	26.4	25.9	25.9	26.5	27.1	26.8	27.3	25.2
32	Fed funds and reverse RPs with banks ¹⁶	27.0	20.4	20.6	22.8	25.4	24.9	24.9	25.5	26.1	25.8	26.3	24.3
33	Loans to commercial banks ²⁰	0.9	0.1	0.8	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9
34	Cash assets ²¹	341.2	334.5	329.4	336.7	355.1	336.9	320.6	343.7	341.9	336.9	353.0	362.5
35	Trading assets ²²	4.3	3.8	3.9	4.3	4.0	4.1	4.2	5.0	4.8	5.0	4.9	4.8
36	Other assets ²³	272.9	283.3	282.4	281.1	281.3	283.4	284.7	281.7	283.2	281.7	277.6	278.7
37	TOTAL ASSETS	4,170.4	4,324.2	4,349.8	4,377.7	4,422.4	4,452.0	4,454.1	4,475.8	4,474.3	4,471.9	4,491.0	4,498.4
LIABILITIES													
38	Deposits	3,327.7	3,455.2	3,476.3	3,495.7	3,537.0	3,559.6	3,551.2	3,573.1	3,568.5	3,571.0	3,596.9	3,604.9
39	Large time deposits	379.1	388.5	389.7	389.5	388.7	387.6	388.9	391.3	388.5	394.7	395.0	396.6
40	Other deposits	2,948.6	3,066.7	3,086.6	3,106.2	3,148.3	3,171.9	3,162.3	3,181.8	3,180.0	3,176.3	3,201.9	3,208.3
41	Borrowings	269.6	292.1	291.0	289.3	286.7	296.5	308.3	299.4	300.4	298.7	292.4	292.3
42	Borrowings from banks in the U.S.	53.5	46.1	44.5	45.6	45.1	46.1	46.8	44.3	44.6	43.9	42.7	43.5
43	Borrowings from others	216.1	246.0	246.6	243.8	241.6	250.4	261.6	255.1	255.8	254.8	249.7	248.8
44	Trading liabilities ²⁴	4.7	4.2	4.3	4.9	4.6	4.5	4.7	5.5	5.3	5.4	5.3	5.0
45	Net due to related foreign offices	10.2	8.8	8.3	10.1	12.9	10.0	9.0	8.6	8.7	7.1	9.0	9.1
46	Other liabilities ²⁵	61.4	59.0	60.8	61.3	62.8	62.8	59.5	63.3	65.0	62.8	62.3	62.3
47	TOTAL LIABILITIES	3,673.6	3,819.4	3,840.7	3,861.3	3,903.9	3,933.3	3,932.8	3,949.8	3,947.9	3,945.0	3,965.7	3,973.7
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	496.8	504.8	509.1	516.4	518.5	518.7	521.3	526.0	526.4	526.9	525.3	524.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	3.6	1.3	1.5	2.5	2.0	0.8	0.4	3.0	2.8	2.9	3.5	3.5
50	U.S. Treasury and agency securities, MBS ²⁸	3.0	1.7	1.9	2.5	1.8	0.8	0.1	2.2	2.1	2.1	2.7	2.7
51	Loans with original amounts of \$1,000,000 or less	354.0	360.1	360.3	361.0	361.2	362.0	363.0	362.7	362.5	362.6	363.3	362.9
52	Loans secured by nonfarm nonresidential properties ²⁹	204.8	206.1	205.9	205.8	205.8	206.0	206.0	205.6	205.4	205.5	206.1	205.8
53	Commercial and industrial loans to U.S. addressees ³⁰	149.3	154.1	154.4	155.2	155.3	156.0	157.0	157.1	157.2	157.2	157.2	157.1

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	991.5	1,044.4	1,028.4	1,049.1	1,060.4	1,074.4	1,109.6	1,118.5	1,119.8	1,120.6	1,114.8	1,128.8
2	Securities in bank credit ²	178.7	184.5	180.8	183.5	185.6	196.9	201.8	204.4	206.4	201.9	205.8	206.7
3	Treasury and agency securities ³	74.1	80.1	78.1	82.3	87.0	99.7	105.5	108.1	109.7	106.7	109.4	109.8
4	Mortgage-backed securities (MBS) ⁴	11.4	13.5	13.5	12.7	14.5	14.2	14.6	14.9	15.1	14.8	14.3	14.5
5	Non-MBS ⁵	62.6	66.5	64.6	69.6	72.5	85.5	90.9	93.2	94.6	91.9	95.1	95.3
6	Other securities	104.6	104.4	102.8	101.2	98.6	97.2	96.3	96.3	96.7	95.2	96.3	97.0
7	Mortgage-backed securities ⁶	4.0	3.1	2.8	2.9	2.9	3.2	3.1	2.7	2.7	2.7	2.6	2.5
8	Non-MBS ⁷	100.6	101.4	100.0	98.3	95.7	94.0	93.2	93.6	94.0	92.5	93.8	94.5
9	Loans and leases in bank credit ⁸	812.8	859.9	847.5	865.6	874.8	877.5	907.8	914.1	913.4	918.7	909.1	922.0
10	Commercial and industrial loans	318.5	341.6	341.3	351.2	357.3	362.9	364.1	366.0	364.6	367.4	367.7	369.2
11	Real estate loans	37.2	42.2	43.9	46.0	48.1	49.0	51.6	53.5	53.1	54.1	55.3	58.3
12	Residential real estate loans	2.0	1.2	1.2	1.7	2.0	1.4	1.1	1.3	1.2	1.4	1.8	2.2
13	Revolving home equity loans	0.4	0.3	0.3	0.3	0.4	0.5	0.3	0.3	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	1.6	0.8	0.9	1.4	1.6	0.9	0.7	0.9	0.8	1.1	1.4	1.8
15	Commercial real estate loans	35.2	41.0	42.6	44.4	46.1	47.6	50.6	52.2	51.9	52.7	53.6	56.1
16	Construction and land development loans ¹⁰	3.0	3.6	3.7	3.8	4.0	4.3	4.8	5.2	5.1	5.4	5.7	5.7
17	Secured by farmland ¹¹	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	0.8	1.8	1.9	2.0	1.9	1.8	2.0	1.8	1.6	1.7	2.1	2.2
19	Secured by nonfarm nonresidential properties ¹³	31.2	35.4	36.8	38.5	40.1	41.3	43.5	45.0	45.0	45.4	45.6	48.0
20	Consumer loans	2.8	2.7	2.6	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.2	2.3
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.8	2.7	2.6	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.2	2.3
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.8	2.7	2.6	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.2	2.3
25	Other loans and leases	454.3	473.4	459.8	465.7	467.0	463.2	489.7	492.3	493.4	494.8	483.9	492.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	216.7	226.3	209.1	218.3	219.2	216.4	244.2	247.6	248.1	250.0	241.3	250.2
27	All other loans and leases ¹⁷	237.6	247.1	250.7	247.5	247.8	246.8	245.5	244.7	245.3	244.9	242.6	242.0
28	Loans to nondepository financial institutions ¹⁸	106.6	109.4	113.0	111.0	110.5	113.7	113.5	113.2	113.8	112.6	114.0	113.3
29	Other loans not elsewhere classified ¹⁹	131.0	137.7	137.7	136.5	137.3	133.1	132.0	131.6	131.5	132.3	128.6	128.7
30	LESS: Allowance for loan and lease losses	0.6	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	0.9

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	28.0	17.6	14.8	15.9	18.0	15.1	14.7	14.1	13.4	14.8	14.7	15.3
32	Fed funds and reverse RPs with banks ¹⁶	24.7	15.3	12.1	12.7	14.9	12.1	11.7	11.1	10.5	11.8	11.7	12.1
33	Loans to commercial banks ²⁰	3.3	2.3	2.7	3.1	3.1	3.0	3.0	3.0	2.9	3.0	3.0	3.2
34	Cash assets ²¹	1,244.1	1,179.8	1,162.5	1,276.0	1,219.7	1,182.6	1,127.2	1,103.8	1,117.8	1,080.5	1,077.0	1,101.1
35	Trading assets ²²	90.8	75.4	72.4	73.0	71.4	68.6	70.9	75.0	74.0	77.3	74.2	73.3
36	Other assets ²³	78.5	71.3	68.1	56.7	58.2	62.5	67.8	66.5	64.4	66.2	67.4	75.1
37	TOTAL ASSETS	2,432.4	2,387.6	2,345.2	2,469.9	2,426.8	2,402.3	2,389.2	2,376.9	2,388.5	2,358.3	2,347.2	2,392.5
LIABILITIES													
38	Deposits	1,134.9	1,126.4	1,105.3	1,130.7	1,108.0	1,066.2	1,060.8	1,071.0	1,066.4	1,074.1	1,083.9	1,097.3
39	Large time deposits	905.8	872.1	851.6	867.8	840.8	805.6	805.6	806.1	808.0	803.7	806.2	819.2
40	Other deposits	229.1	254.2	253.7	262.9	267.1	260.6	255.2	264.9	258.4	270.4	277.7	278.1
41	Borrowings	771.1	780.7	772.3	817.7	816.1	808.1	810.4	840.7	838.3	850.4	866.2	872.9
42	Borrowings from banks in the U.S.	34.6	37.2	34.7	36.5	38.8	35.3	42.6	47.6	49.2	48.8	50.1	50.0
43	Borrowings from others	736.5	743.4	737.6	781.3	777.3	772.8	767.8	793.1	789.1	801.6	816.1	822.8
44	Trading liabilities ²⁴	90.4	76.0	71.1	67.6	67.1	70.6	77.4	85.1	83.7	87.9	86.2	85.1
45	Net due to related foreign offices	369.7	352.3	342.0	397.6	348.9	375.0	375.3	325.1	340.6	301.0	255.7	279.9
46	Other liabilities ²⁵	59.2	58.6	56.8	56.6	57.6	58.5	50.2	48.5	50.1	48.2	50.8	55.2
47	TOTAL LIABILITIES	2,425.3	2,393.9	2,347.6	2,470.2	2,397.7	2,378.4	2,374.1	2,370.4	2,379.0	2,361.6	2,342.9	2,390.4
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	7.1	-6.4	-2.3	-0.3	29.1	23.8	15.1	6.4	9.5	-3.3	4.2	2.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.4	0.3	0.2	0.5	0.3	0.4	0.9	1.1	1.0	1.2	1.0	0.9
50	U.S. Treasury and agency securities, MBS ²⁸	1.4	0.3	0.2	0.5	0.3	0.4	0.9	1.1	1.0	1.2	1.0	0.9
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

March 18, 2016

Account		2015	2015	2015	2015	2015	2015	2016	2016	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 2	Mar 9
ASSETS													
1	Bank credit	993.9	1,040.5	1,025.2	1,047.3	1,063.1	1,077.2	1,105.9	1,122.5	1,118.2	1,128.6	1,127.5	1,135.1
2	Securities in bank credit ²	178.9	185.9	181.7	181.8	187.5	197.6	201.1	204.5	206.0	204.1	205.7	209.3
3	Treasury and agency securities ³	75.5	80.8	77.3	79.5	87.4	99.8	104.2	109.5	110.7	110.3	110.9	114.3
4	Mortgage-backed securities (MBS) ⁴	10.8	13.6	13.7	12.8	14.2	14.3	14.4	14.3	14.2	14.1	14.0	14.0
5	Non-MBS ⁵	64.7	67.2	63.6	66.6	73.3	85.5	89.8	95.2	96.6	96.2	96.9	100.3
6	Other securities	103.4	105.1	104.3	102.4	100.1	97.7	96.9	95.1	95.3	93.8	94.9	95.1
7	Mortgage-backed securities ⁶	3.8	3.4	3.3	3.0	2.8	2.7	2.8	2.5	2.5	2.4	2.4	2.4
8	Non-MBS ⁷	99.6	101.7	101.1	99.4	97.2	95.0	94.1	92.6	92.8	91.4	92.5	92.7
9	Loans and leases in bank credit ⁸	815.1	854.6	843.6	865.5	875.6	879.6	904.8	917.9	912.2	924.5	921.8	925.8
10	Commercial and industrial loans	320.9	341.0	339.2	348.0	353.2	362.8	364.2	368.8	367.8	370.5	374.2	375.2
11	Real estate loans	37.4	42.5	44.5	46.3	48.1	50.0	52.2	53.8	53.7	54.1	54.4	56.3
12	Residential real estate loans	1.8	1.8	2.0	1.8	1.5	1.3	1.0	1.0	1.0	1.0	1.0	1.0
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	1.5	1.4	1.6	1.4	1.1	0.9	0.7	0.7	0.7	0.7	0.7	0.7
15	Commercial real estate loans	35.6	40.7	42.5	44.5	46.6	48.8	51.2	52.8	52.7	53.1	53.4	55.3
16	Construction and land development loans ¹⁰	3.1	3.7	3.7	3.7	3.8	4.3	5.0	5.4	5.3	5.5	5.8	5.8
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	0.9	1.8	1.9	1.9	1.8	1.7	1.9	1.9	1.8	1.8	2.2	2.2
19	Secured by nonfarm nonresidential properties ¹³	31.4	35.1	36.7	38.8	40.8	42.5	44.1	45.3	45.4	45.5	45.3	47.1
20	Consumer loans	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3	2.3	2.3
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3	2.3	2.3
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3	2.3	2.3
25	Other loans and leases	454.0	468.4	457.3	468.5	471.6	464.4	486.1	493.0	488.4	497.7	490.9	492.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	215.6	223.1	208.4	220.5	225.7	220.0	240.3	247.3	242.9	252.2	246.7	248.1
27	All other loans and leases ¹⁷	238.4	245.3	248.9	248.0	245.9	244.3	245.8	245.7	245.6	245.4	244.2	243.8
28	Loans to nondepository financial institutions ¹⁸	107.7	107.4	113.3	114.6	112.8	114.8	114.7	114.4	114.8	113.7	115.2	114.2
29	Other loans not elsewhere classified ¹⁹	130.7	137.9	135.6	133.4	133.1	129.5	131.1	131.3	130.8	131.7	129.0	129.7
30	LESS: Allowance for loan and lease losses	0.6	0.8	0.8	0.8	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 18, 2016

Account		2015 Feb	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	Week ending			
										Feb 17	Feb 24	Mar 2	Mar 9
ASSETS (CONTINUED)													
31	Interbank loans	30.1	17.1	13.9	15.1	17.1	14.1	14.7	15.4	14.7	16.2	16.2	17.1
32	Fed funds and reverse RPs with banks ¹⁶	26.8	14.6	11.1	11.8	14.1	11.0	11.8	12.4	11.8	13.2	13.2	13.9
33	Loans to commercial banks ²⁰	3.2	2.4	2.8	3.2	3.0	3.0	2.9	2.9	2.9	2.9	3.0	3.2
34	Cash assets ²¹	1,260.5	1,221.9	1,160.3	1,299.9	1,205.0	1,076.9	1,118.0	1,116.4	1,112.0	1,125.1	1,069.7	1,109.0
35	Trading assets ²²	95.7	72.6	70.7	72.5	72.5	70.4	74.7	80.0	78.2	82.7	79.3	79.1
36	Other assets ²³	77.7	70.4	71.2	57.9	57.8	60.8	64.8	65.7	62.4	66.2	68.0	74.0
37	TOTAL ASSETS	2,457.3	2,421.7	2,340.6	2,491.8	2,414.7	2,298.4	2,377.1	2,398.9	2,384.5	2,417.8	2,359.8	2,413.3
LIABILITIES													
38	Deposits	1,144.4	1,121.1	1,106.4	1,128.1	1,100.9	1,055.3	1,068.3	1,079.2	1,070.9	1,087.4	1,092.3	1,105.4
39	Large time deposits	914.8	865.0	852.7	865.2	831.3	792.9	809.5	813.9	811.8	815.8	816.5	826.6
40	Other deposits	229.6	256.1	253.7	262.9	269.6	262.4	258.8	265.3	259.0	271.5	275.8	278.8
41	Borrowings	772.9	780.6	762.4	818.8	828.8	791.8	815.4	843.4	834.3	851.8	863.7	871.7
42	Borrowings from banks in the U.S.	35.0	37.7	34.7	36.8	39.4	35.1	42.3	48.0	50.1	48.5	50.1	50.7
43	Borrowings from others	737.9	742.8	727.8	782.0	789.4	756.6	773.1	795.4	784.2	803.4	813.6	821.0
44	Trading liabilities ²⁴	93.0	73.7	71.5	68.8	70.0	72.5	80.4	88.4	85.5	91.9	90.7	90.8
45	Net due to related foreign offices	382.3	385.6	341.9	417.3	352.5	316.4	358.9	334.8	342.2	331.3	257.6	284.7
46	Other liabilities ²⁵	60.7	57.4	55.5	55.2	57.9	59.7	50.1	49.9	48.5	52.1	52.4	57.4
47	TOTAL LIABILITIES	2,453.3	2,418.3	2,337.9	2,488.2	2,410.1	2,295.8	2,373.1	2,395.7	2,381.3	2,414.5	2,356.7	2,410.1
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	4.0	3.4	2.7	3.6	4.6	2.6	4.0	3.3	3.2	3.3	3.1	3.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.4	0.3	0.2	0.5	0.3	0.4	0.9	1.1	1.0	1.2	1.0	0.9
50	U.S. Treasury and agency securities, MBS ²⁸	1.4	0.3	0.2	0.5	0.3	0.4	0.9	1.1	1.0	1.2	1.0	0.9
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 34) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 30. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Fed funds are included in lines 26 and 31 by counterparty. Line 26 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nondepository financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other financial intermediaries.

19. Includes all loans not elsewhere classified as well as lease financing receivables.

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

22. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item. Also includes the fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

23. Excludes the due-from position with related foreign offices, which is included in line 44. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

24. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

25. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

26. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

27. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

28. Difference between fair value and amortized cost for U.S. Treasury and Government agency obligations, mortgage-backed securities, classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

29. Includes the amount currently outstanding of loans secured by nonfarm nonresidential properties with original amounts of \$1,000,000 or less, included in line 19 above.

30. Includes the amount currently outstanding of commercial and industrial loans to U.S. addressees with original amounts of \$1,000,000 or less, included in line 10 above.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).